

Information to identify the case:			
Debtor 1:	Steven R. Acker		Social Security number or ITIN: xxx-xx-6176
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		EIN: -----
Case number:	25-13932-CMG		Date case filed for chapter: 7 4/15/25

Official Form 309A (For Individuals or Joint Debtors)
Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Steven R. Acker	
2. All other names used in the last 8 years		
3. Address	128 Pendleton Place Old Bridge, NJ 08857	
4. Debtor's attorney Name and address	Moshie Solomon Law Offices of Moshie Solomon, P.C. 2 University Plaza Suite 100 Hackensack, NJ 07601	Contact phone 201-705-1470 Email: msolomon@moshiesolomonlaw.com
5. Bankruptcy trustee Name and address	Andrea Dobin McManimon, Scotland & Baumann, LLC 427 Riverview Plaza Trenton, NJ 08611	Contact phone (609) 695-6070

Debtor **Steven R. Acker**

Case number **25-13932-CMG**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 4/16/25
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	May 19, 2025 at 10:30 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Meeting held by Zoom, visit join.zoom.us, Enter Meeting ID 487 460 4552, Click on JOIN using passcode 9525653870, or call 1-862-406-2193</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p> <p>For additional meeting information go to https://www.justice.gov/ust/moc</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 7/18/25
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Steven R. Acker
Debtor

Case No. 25-13932-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Apr 16, 2025

Form ID: 309A

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2025:

Recip ID	Recipient Name and Address
db	+ Steven R. Acker, 128 Pendleton Place, Old Bridge, NJ 08857-2887
520621531	+ Carol Crimoli, Crimoli Property Management, 28 Riverside Avenue, Suite 10H, Red Bank, NJ 07701-1080
520621533	+ Customers Bank, 40 General Warren Blvd., Malvern, PA 19355-1251
520621534	+ DeCicco & Associates, Alfonso DeCicco, Esq., 259 Liberty Avenue, Staten Island, NY 10305-1217
520621536	+ East Hudson Capital, LLC D/B/A Global Capital, 27-01 Queens Plaza North, Suite 802, Long Island City, NY 11101-4020
520621537	#+ Elite Dental of Staten Island, P.C., 2291 Victory Blvd., Staten Island, NY 10314-6625
520621538	First Citizens Bank and Trust Co., PO Box 550599, Jacksonville, FL 32255-0599
520621543	+ Kathy Acker, 410 Lukas Blvd., Morganville, NJ 07751-9741
520621544	+ Lending Club Corporation, 3440 Flair Drive, El Monte, CA 91731-2823
520621546	+ LendingClub Bank, National Association, 2701 N Thanksgiving Way, Suite 300, Lehi, UT 84043-6331
520621547	+ Mazda Financial Service, Credit Dispute Research Team MFS c/o Con, PO Box 650022, Dallas, TX 75265-0022
520621549	+ Nancy Hartrick, 4137 Arlington Drive, Royal Oak, MI 48073-6303
520621553	+ ODK Capital, LLC (OnDeck), 4700 W. Daybreak Pkwy., Suite 200, South Jordan, UT 84009-5133
520621554	+ Petrone Associates, 728 Castleton Ave., Staten Island, NY 10310-1803
520621555	+ Ronald and Jacqueline Acker, 35 Harvard Court, White Plains, NY 10605-1603
520621557	+ Scaran, 6767 Amboy Road, Staten Island, NY 10309-3190
520622204	+ Sima and Chintan Patel, 345 Ticetown Road, Old Bridge, NJ 08857-3272
520621559	+ The Otterbeck Law Firm, c/o Harold J. Otterbeck, Esq., 939 Huguenot Avenue, Staten Island, NY 10312-4312
520621562	+ U.S. Small Business Administration (New Jerse, ATTN: District Counsel, Two Gateway Center, Suite 1002, Newark, NJ 07102-5006

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: msolomon@moshiesolomonlaw.com	Apr 16 2025 21:22:00	Moshie Solomon, Law Offices of Moshie Solomon, P.C., 2 University Plaza, Suite 100, Hackensack, NJ 07601
tr	+ EDI: BADOBIN.COM	Apr 17 2025 00:53:00	Andrea Dobin, McManimon, Scotland & Baumann, LLC, 427 Riverview Plaza, Trenton, NJ 08611-3420
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 16 2025 21:23:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 16 2025 21:23:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520621525	EDI: MAXMSAIDV	Apr 17 2025 00:53:00	Aidvantage - Federal Student Aid Loan Servi, P.O. Box 300001, Greenville, TX 75403-3001
520621526	Email/PDF: bncnotices@becket-lee.com	Apr 16 2025 21:41:57	American Express, PO Box 981535, El Paso, TX 79998-1535
520621527	+ Email/Text: bankruptcies@bayfirstfinancial.com	Apr 16 2025 21:23:00	BayFirst National Bank, 700 Central Avenue,

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Apr 16, 2025

Form ID: 309A

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520621528	+ Email/PDF: MarletteBKNotifications@resurgent.com	Apr 16 2025 21:30:54	Saint Petersburg, FL 33701-3631 Best Egg, PO Box 42912, Philadelphia, PA 19101-2912
520621532	Email/Text: skeller@crossriver.com	Apr 16 2025 21:22:00	Cross River Bank, Attn: Legal Department, 400 Kelby Street, 14th Floor, Fort Lee, NJ 07024
520621529	EDI: CAPITALONE.COM	Apr 17 2025 00:53:00	Capital One Bank, P.O. Box 30285, Salt Lake City, UT 84130-0285
520621530	+ EDI: CAPITALONE.COM	Apr 17 2025 00:53:00	Capital One Bank USA NA, PO Box 31293, Salt Lake City, UT 84131-0293
520621533	^ MEBN	Apr 16 2025 21:41:34	Customers Bank, 40 General Warren Blvd., Malvern, PA 19355-1251
520621535	+ EDI: MAXMSAIDV	Apr 17 2025 00:53:00	Dept of Ed/Aidvantage, 1891 Metro Center Drive, Reston, VA 20190-5287
520621539	Email/Text: Bankruptcy@FMAAlliance.com	Apr 16 2025 21:23:00	FMA Alliance LTD., 12339 Cutten Road, Houston, TX 77066
520621540	EDI: IRS.COM	Apr 17 2025 00:53:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520621541	+ Email/Text: bankruptcy@kapitus.com	Apr 16 2025 21:23:00	Kapitus LLC, 2500 Wilson Blvd., Suite 350, Arlington, VA 22201-3873
520621542	+ Email/Text: bankruptcy@kapitus.com	Apr 16 2025 21:23:00	Kapitus Servicing, Inc., 2500 Wilson Blvd., Suite 350, Arlington, VA 22201-3873
520621545	EDI: LENDNGCLUB	Apr 17 2025 00:53:00	LendingClub Bank NA, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
520621548	^ MEBN	Apr 16 2025 21:40:40	Mazda Financial Services, PO Box 330, Williamsville, NY 14231-0330
520621552	Email/Text: nys.dtf.bncnotice@tax.ny.gov	Apr 16 2025 21:23:00	NYS Department of Taxation and Finance, Bankruptcy/Special Procedures Section, PO Box 5300, Albany, NY 12205-0300
520621550	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Apr 16 2025 21:22:00	New Jersey Division of Taxation, Compliance a, 3 John Fitch Way, 5th Floor, P.O. Box 245, Trenton, NJ 08695-0245
520621551	^ MEBN	Apr 16 2025 21:42:14	New Vista Capital, LLC, c/o Isaac H. Greenfield, Esq., 2 Executive Blvd., Suite 305, Suffern, NY 10901-8219
520621556	+ Email/Text: william_cooper@SanFranciscoFCU.com	Apr 16 2025 21:23:00	San Francisco Federal Credit Union, 770 Golden Gate Avenue, San Francisco, CA 94102-3195
520621558	+ Email/Text: BhamBankruptcy@sba.gov	Apr 16 2025 21:22:00	Small Business Administration, Disaster Loan Servicing Center, 2 North 20th St., Suite 320, Birmingham, AL 35203-4002
520621563	Email/Text: bknotice@upgrade.com	Apr 16 2025 21:22:00	Upgrade Inc., 275 Battery Street, 22nd Floor, San Francisco, CA 94111-3305
520621561	EDI: USBANKARS.COM	Apr 17 2025 00:59:00	U.S. Bank, 800 Nicollet Mall, Minneapolis, MN 55402-7000
520621560	EDI: USBANKARS.COM	Apr 17 2025 00:59:00	U.S. Bank, P.O. Box 6352, Fargo, ND 58125-6352
520621564	+ EDI: LCIUPSTART	Apr 17 2025 00:53:00	Upstart Loan Operations, PO Box 1503, San Carlos, CA 94070-7503
520621565	+ Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Apr 16 2025 21:41:57	Wells Fargo SBL, PO Box 29482, Phoenix, AZ 85038-9482

TOTAL: 29

District/off: 0312-3

User: admin

Page 3 of 3

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2025 at the address(es) listed below:

Name	Email Address
Andrea Dobin	ecftrusteead@msbnj.com NJ55@ecfbis.com;trusteedobin@remote7solutions.com
Moshie Solomon	on behalf of Debtor Steven R. Acker msolomon@moshiesolomonlaw.com r56616@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3